

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Voth et al.
Title: SYSTEMS AND METHODS
FOR FACILITATING THE
FLOW OF CAPITAL
THROUGH THE HOUSING
FINANCE INDUSTRY
Appl. No.: 10/736,399
Filing Date: 12/15/2003
Examiner: Campen, Kelly Scaggs
Art Unit: 3691
Confirmation Number: 6170

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REPLY UNDER 37 CFR 1.111

This communication is responsive to the Non-Final Office Action dated February 27, 2008, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 9 of this document.

Please amend the application as follows: